

103<sup>D</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. CON. RES. 256

Expressing the sense of Congress that any health care reform legislation should preserve the right of bona fide trade and professional associations to continue to offer group health insurance within the framework established to expand comprehensive and affordable health insurance and prevent discriminatory insurance practices.

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IN THE HOUSE OF REPRESENTATIVES

JUNE 16, 1994

Mr. MORAN submitted the following concurrent resolution; which was referred jointly to the Committees on Energy and Commerce, Ways and Means, and Education and Labor

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## CONCURRENT RESOLUTION

Expressing the sense of Congress that any health care reform legislation should preserve the right of bona fide trade and professional associations to continue to offer group health insurance within the framework established to expand comprehensive and affordable health insurance and prevent discriminatory insurance practices.

Whereas bona fide trade and professional associations have been instrumental in providing comprehensive, cost-effective health care to their members for decades, championing small employer plans when the group health needs of these groups were largely unserved, and providing access to group health insurance when it was otherwise unavailable;

Whereas trade and professional associations act as purchasing cooperatives by combining employers and their employees into health insurance pools and offering them the advantages of economy of scale, professional plan management, and greater access to health care coverage;

Whereas recent estimates are that over ten million Americans are covered under association health plans;

Whereas trade and professional associations have been in the forefront of increasing access to their plans for those with preexisting conditions and providing choices of plans to their members;

Whereas bona fide association group health plans are designed, managed, and directed by members of the association;

Whereas bona fide association group health plans are just one of many services for businesses or individuals who have organized themselves around a particular trade, industry, or profession; and

Whereas trade and professional association group health benefit plans are uniquely qualified to remain an integral part of the American health system, and help reach the goals of universal coverage and health security for all Americans: Now, therefore, be it

1        *Resolved by the House of Representatives (the Senate*  
 2   *concurring)*, That it is the sense of Congress that: Health  
 3   care reform legislation shall allow bona fide trade and pro-  
 4   fessional associations to continue to provide health insur-  
 5   ance to their members. However, they must comply with  
 6   any national reforms which improve access to and afford-

- 1 ability of health insurance, such as, but not limited to,
- 2 the provision of a standard benefit package, termination
- 3 of discriminatory insurance practices, and compliance with
- 4 any mandated employer responsibilities.

